

Applicant: Stephen Chin
Application No.: 10/045,313
Page 2

PATENT

order, the seller may immediately ship the goods to the buyer (upon the aforesaid notification from the money order system 100) without having to wait for the money order, which may typically take up to five (5) days if transmitted by regular mail.

B-1 cont
The billing server 16 then transmits the funds to the money order system 100 that were debited from the buyer's credit card which were needed to generate the purchased money orders preferably through an Automated Clearing House (ACH) 20 (step 222). Of course the billing server may retain a portion of these funds for their credit card services.

In summary, a money order system providing the purchase of money orders via the Internet has been described. although the present invention has been described with emphasis on a particular embodiment, it should be understood that the figures are for illustration of the exemplary embodiment of the invention and should not be taken as limitation or thought to be the only means of carrying out the invention. further, it is contemplated that many changes and modifications may be made to the invention without departing from the scope and spirit of the invention as disclosed.